

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEVADA**

In re: WILCOX, JOHN		§ Case No. 11-21062
WILCOX, TERESA		§
		§
Debtor(s)		§

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on July 13, 2011. The undersigned trustee was appointed on July 13, 2011.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
4. The trustee realized the gross receipts of \$ 2,000.00

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>0.00</u>
Administrative expenses	<u>0.00</u>
Bank service fees	<u>370.00</u>
Other payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Exemptions paid to the debtor	<u>0.00</u>
Other payments to the debtor	<u>0.00</u>
Leaving a balance on hand of ¹	\$ <u>1,630.00</u>

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 05/17/2012 and the deadline for filing governmental claims was 01/09/2012. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$500.00. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$500.00, for a total compensation of \$500.00². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$139.43, for total expenses of \$139.43.²

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 12/04/2013 By:/s/David A. Rosenberg, Trustee
Trustee, Bar No.: 10738

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

²If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

Form 1
Individual Estate Property Record and Report
Asset Cases

Case Number: 11-21062

Case Name: WILCOX, JOHN
WILCOX, TERESA

Period Ending: 12/04/13

Trustee: (480023) David A. Rosenberg, Trustee

Filed (f) or Converted (c): 07/13/11 (f)

§341(a) Meeting Date: 08/12/11

Claims Bar Date: 05/17/12

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property <u>Abandoned</u> OA=§554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 Residence 8180 Walden Lake Street, Las Vegas, NV HOA. Not current. Realtor assigned	220,332.00	0.00		0.00	FA
2 Raw Land in Elko, NV, Surrender to Trustee, FMV	3,100.00	3,100.00		2,000.00	FA
3 Timeshare in Silver Lakes, Surrender No value to estate	2,000.00	2,000.00		0.00	FA
4 Cash on hand No value to estate	10.00	10.00		0.00	FA
5 Checking account with US Bank No value to estate	0.00	0.00		0.00	FA
6 Savings account with IBEW Credit Union No value to estate	0.00	0.00		0.00	FA
7 Household goods No value to estate	1,500.00	0.00		0.00	FA
8 Clothing No value to estate	250.00	0.00		0.00	FA
9 Shotgun No value to estate	200.00	0.00		0.00	FA
10 Life insurance policy through State Farm Insuran No value to estate	0.00	0.00		0.00	FA
11 IRA through Edward Jones No value to estate	2,400.00	0.00		0.00	FA
12 IRA through Edward Jones No value to estate	2,400.00	0.00		0.00	FA
13 Otherwise non exempt cash and tax refunds, etc. No value to estate	2,000.00	0.02		0.00	FA
14 Earned Income Credit No value to estate	0.00	0.00		0.00	FA
15 2011 Hyundai Elantra Retain/Current FMV No value to estate	12,550.00	0.00		0.00	FA
16 2005 Nissan Titan Retain/Current FMV No value to estate	8,475.00	0.00		0.00	FA

Form 1
Individual Estate Property Record and Report
Asset Cases

Case Number: 11-21062

Trustee: (480023) David A. Rosenberg, Trustee

Case Name: WILCOX, JOHN
WILCOX, TERESA

Filed (f) or Converted (c): 07/13/11 (f)

Period Ending: 12/04/13

§341(a) Meeting Date: 08/12/11

Claims Bar Date: 05/17/12

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 <u>Property Abandoned</u> OA=§554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
17 2004 Chapparal 21 foot boat and trailer Surrende No value to estate	15,000.00	0.00		0.00	FA
17 Assets Totals (Excluding unknown values)	\$270,217.00	\$5,110.02		\$2,000.00	\$0.00

Major Activities Affecting Case Closing:

Approval of TFR by USTO

Initial Projected Date Of Final Report (TFR): August 22, 2013

Current Projected Date Of Final Report (TFR): December 4, 2013 (Actual)

Form 2

Cash Receipts And Disbursements Record

Page: 1

Case Number: 11-21062
Case Name: WILCOX, JOHN
 WILCOX, TERESA
Taxpayer ID #: **-**9220
Period Ending: 12/04/13

Trustee: David A. Rosenberg, Trustee (480023)
Bank Name: The Bank of New York Mellon
Account: 9200-*****71-66 - Checking Account
Blanket Bond: \$5,000,000.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 T-Code	6 Receipts \$	7 Disbursements \$	Checking Account Balance
02/08/12	{2}	John Wilcox	Stipulated payment for raw land	1110-000	2,000.00		2,000.00
02/29/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	1,975.00
03/30/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	1,950.00
04/30/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	1,925.00
05/31/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	1,900.00
06/29/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	1,875.00
07/31/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	1,850.00
08/31/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	1,825.00
09/28/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	1,800.00
10/31/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	1,775.00
11/30/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	1,750.00
12/13/12		RABOBANK MIGRATION TRANSFER OUT	TRANSFER TO 0001048002388 20121213	9999-000		1,750.00	0.00
ACCOUNT TOTALS					2,000.00	2,000.00	\$0.00
Less: Bank Transfers					0.00	1,750.00	
Subtotal					2,000.00	250.00	
Less: Payments to Debtors						0.00	
NET Receipts / Disbursements					\$2,000.00	\$250.00	

Form 2

Cash Receipts And Disbursements Record

Page: 2

Case Number: 11-21062
Case Name: WILCOX, JOHN
 WILCOX, TERESA
Taxpayer ID #: **-**9220
Period Ending: 12/04/13

Trustee: David A. Rosenberg, Trustee (480023)
Bank Name: Rabobank, N.A.
Account: ****692566 - Checking Account
Blanket Bond: \$5,000,000.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 T-Code	6 Receipts \$	7 Disbursements \$	Checking Account Balance
12/14/12		RABOBANK MIGRATION TRANSFER IN	RABOBANK MIGRATION	9999-000	1,750.00		1,750.00
12/31/12		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	1,740.00
01/31/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	1,730.00
02/28/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	1,720.00
03/29/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	1,710.00
04/30/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	1,700.00
05/31/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	1,690.00
06/28/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	1,680.00
07/31/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	1,670.00
08/30/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	1,660.00
09/30/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	1,650.00
10/31/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	1,640.00
11/29/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	1,630.00

ACCOUNT TOTALS	1,750.00	120.00	\$1,630.00
Less: Bank Transfers	1,750.00	0.00	
Subtotal	0.00	120.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$120.00	

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
Checking # 9200-*****71-66	2,000.00	250.00	0.00
Checking # ***692566	0.00	120.00	1,630.00
	\$2,000.00	\$370.00	\$1,630.00

E X H I B I T C
ANALYSIS OF CLAIMS REGISTER **Claims Bar Date:** May 17, 2012

Case Number: 11-21062 Debtor Name: WILCOX, JOHN		Page: 1	Date: December 4, 2013 Time: 03:29:06 PM			
Claim #	Creditor Name & Address	Claim Type	Claim Ref. No. / Notes	Amount Allowed	Paid to Date	Claim Balance
200	David A. Rosenberg, Trustee 5030 Paradise Rd. STE 215B Las Vegas, NV 89119	Admin Ch. 7		\$500.00	\$0.00	500.00
200	David A. Rosenberg, Trustee 5030 Paradise Rd. STE 215B Las Vegas, NV 89119	Admin Ch. 7		\$139.43	\$0.00	139.43
7	BANK OF AMERICA 4161 PIEDMONT PARKWAY GREENSBORO, NC 27401	Secured		\$0.00	\$0.00	0.00
100			Secured claim not entitled to any dividend pursuant to the distribution provisions of the Bankruptcy Code, Section 726(a)			
1	CHASE BANK USA, N.A. PO BOX 15145 WILMINGTON, DE 19850-5145	Unsecured		\$12,250.60	\$0.00	12,250.60
2	AMERICAN INFOSOURCE LP AS AGENT FOR CITIBANK N.A. PO BOX 248840 OKLAHOMA CITY, OK 73124-8840	Unsecured		\$244.26	\$0.00	244.26
3	CAPITAL ONE BANK (USA), N.A. BY AMERICAN INFOSOURCE LP AS AGENT PO BOX 71083 CHARLOTTE, NC 28272	Unsecured		\$622.52	\$0.00	622.52
4	WELLS FARGO CARD SERVICES 1 HOME CAMPUS 3RD FLOOR DES MOINES, IA 50328	Unsecured		\$13,695.20	\$0.00	13,695.20
5	UMC HOSPITAL C/O CREDIT BUREAU CENTRAL PO BOX 29299 LAS VEGAS, NV 89126	Unsecured		\$100.00	\$0.00	100.00
6	CAPITAL ONE, N.A. BASS & ASSOCIATES, P.C. 3936 E. FT. LOWELL ROAD, SUITE #200 TUCSON, AZ 85712	Unsecured	Tardy claim is subordinated to timely filed claims.	\$356.23	\$0.00	356.23
<< Totals >>				27,908.24	0.00	27,908.24

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 11-21062

Case Name: WILCOX, JOHN

Trustee Name: David A. Rosenberg, Trustee

Balance on hand:	\$ 1,630.00
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Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
7	BANK OF AMERICA	20,241.36	0.00	0.00	0.00

Total to be paid to secured creditors:	\$ 0.00
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Remaining balance:	\$ 1,630.00
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Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - David A. Rosenberg, Trustee	500.00	0.00	500.00
Trustee, Expenses - David A. Rosenberg, Trustee	139.43	0.00	139.43

Total to be paid for chapter 7 administration expenses:	\$ 639.43
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Remaining balance:	\$ 990.57
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Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses:	\$ 0.00
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Remaining balance:	\$ 990.57
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In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
	None			

Total to be paid for priority claims:	\$ 0.00
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Remaining balance:	\$ 990.57
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The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 26,912.58 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 3.7 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	CHASE BANK USA, N.A.	12,250.60	0.00	450.91
2	AMERICAN INFOSOURCE LP AS AGENT FOR	244.26	0.00	8.99
3	CAPITAL ONE BANK (USA), N.A.	622.52	0.00	22.91
4	WELLS FARGO CARD SERVICES	13,695.20	0.00	504.08
5	UMC HOSPITAL	100.00	0.00	3.68

Total to be paid for timely general unsecured claims:	\$ 990.57
Remaining balance:	\$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 356.23 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
6	CAPITAL ONE, N.A.	356.23	0.00	0.00

Total to be paid for tardy general unsecured claims:	\$ 0.00
Remaining balance:	\$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims:	\$ 0.00
Remaining balance:	\$ 0.00

